Case 06-14363 Doc 57-3 Filed 09/25/09 Page 1 of 3



9441 LBJ Freeway, Suite 250 • Dallas, Texas 75243 • (972) 643-6600 • (972) 643-6698 (Fax

September 3, 2009

Jeffrey M Sirody Attorney at Law 1777 Reisterstown Rd Ste 360 E Baltimore, Maryland 21208

SENT REGULAR PRE-PAID AND CERTIFIED MAIL RRR# 7007 1490 0000 2310 1973

RE:

Creditor:

Wells Fargo Bank, N. A. successor by merger to

Wells Fargo Home Mortgage, Inc. fka Norwest

Mortgage, Inc.

Debtors:

Manuel S Mejia

Ester S Mejia

Case No .:

06-14363-RAG

Loan No.:

xxxxxx4936

Alt. Ref. No. Our File No.: 21894936 7800-N-5594

Collateral:

324 Bryanstone Rd

Reisterstow, Maryland 21136

NOTICE OF DEFAULT

We are the authorized agent for the above-referenced secured creditor in this proceeding.

An Order was entered in the above-referenced bankruptcy proceeding. According to our client's records, non-compliance with the requirements of the Order has now occurred. Pursuant to the terms of that Order, we are providing our client's Notice of Default to you.

To cure the default, \$4,509.33 must be received in our office in the form of a cashier's check or money order made payable to Wells Fargo Bank, N. A. successor by merger to Wells Fargo Home Mortgage, Inc. fka Norwest Mortgage, Inc. no later than 5:00 p.m. on September 14, 2009. An additional three (3) days will be allowed for mailing time. The amount to be paid represents the following delinquent payments:

> Total Due Per Agreed Order through September 3, 2009 \$11,469.46 \$6,960.13

Total Received From Debtor through September 3, 2009

Total Past Due through September 3, 2009

\$4,509.33

Reminder: The September, 2009, regular payment of \$991.52 is due on or before September 15, 2009, or will be past due.

If you possess evidence which demonstrates that our client has received the delinquent payments noted above, please contact your attorney.

Our office address is: 9441 LBJ Freeway, Suite 350, Dallas, Texas 75243.

In the event the default is not cured within the time trame provided above 5 with an additional three (3) days allowed for mailing time, we shall complete any remaining pre-conditions that may exist to obtain relief from the automatic stay, and thereafter our client shall consider the stay terminated and shall be free to pursue its contractual and statutory rights, including, but not limited to the initiation of foreclosure proceedings of the above-referenced collateral.

This letter is an attempt to collect a debt and any information obtained will be used for that purpose.

Very truly yours,

Joe M. Lozano, Jr.

Cristina Platon Camarata

Cynthia Brown

Adam R. Moore

Keith Pearson

Michael J. Burns

Jennifer H. Brown

Trustee cc:

Gerard R. Vetter

100 S. Charles Street, Suite 501 Tower II

Baltimore, Maryland 21201-2721

Debtors

Manuel S Mejia

Ester S Mejia

Po Box 764

Reisterstown, Maryland 21136

SENT REGULAR PRE-PAID AND CERTIFIED MAIL RRR# 7007 1490 0000 2310 1980

Mark S. Devan

Covahey, Boozer, Devan & Dore, P.A.

606 Baltimore Avenue, Suite 302

Towson, Maryland 21204

7800-N-5594

TOTAL					Ja	se	0/20/2009	0000000	8/3/2009	7/9/2009	7/2/2009	3/2/2009	2/23/2009	S2/3/2009	M/15/2009	/- :	3	Fi	ed ()9/2	OF TODAY	PAID AS	SHOULD	DEBTOR	3 of WHAT	3	·	AGRE T	BVW FILE
\$ 6,960.13									_		┙	€	4		\$ 982.15	ארכת ברכת	AO/SMO FUNDS		TOTAL DUE	MISC DUE	ATTY DUE	LC DUE	STIP PMTS		LUMP SUM PMT	REG PMTS		AGREED ORDER TERMS:	<u>7800-n-5594</u>
TOTAL									•	•						סאור	DATE		\$ 11,469.46		\$ 75.00	\$ 199.55	\$ 3,302.27		(\$ 7,892.70	TTL DUE	Post Petition start date per AO:	TOTAL DUE UNDER AO TO DATE
\$							/										FUNDS					5	U	F.		2	# MO PMTS	t date per AO:	\$ 11,469.46
TOTAL																	DATE					\$ 39.91	ı	e		\$ 971.79	\$	1/11/2009	TOTAL RECEIVED
·																	AO/SMO FUNDS							•		6	# MO PMTS	SMO start / end dates:	\$ 6,960.13
TOTAL																	DATE							\$ 550.36		\$ 991.52	\$\$	nd dates:	BALANCE
\$																	RECEIVED	EHNDO									# MO PMTS	1/25/2009	\$ 4,509.33
TOTAL																	DATE							:			\$\$	6/25/2009	Admin:
\$																	RECEIVED	FUNDS											sh4